

PATAPSCO BANCORP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2384508	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$260	\$274	5.2%		
Loans	\$216	\$198	-8.3%		
Construction & development	\$23	\$13	-45.1%		
Closed-end 1-4 family residential	\$62	\$76	22.6%		
Home equity	\$6	\$6	6.0%		
Credit card	\$0	\$0			
Other consumer	\$11	\$9	-23.0%		
Commercial & Industrial	\$43	\$38	-9.9%		
Commercial real estate	\$55	\$42	-24.8%		
Unused commitments	\$24	\$25	5.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$19	208.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$18	62.4%		
Cash & balances due	\$12	\$27	128.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$238	\$253	6.0%		
Deposits	\$215	\$240	11.3%		
Total other borrowings	\$22	\$12	-45.7%		
FHLB advances	\$22	\$12	-45.7%		
Equity					
Equity capital at quarter end	\$22	\$21	-4.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	7.7%	--		
Tier 1 risk based capital ratio	10.7%	11.9%	--		
Total risk based capital ratio	12.0%	13.1%	--		
Return on equity ¹	1.7%	-5.7%	--		
Return on assets ¹	0.1%	-0.4%	--		
Net interest margin ¹	3.9%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.1%	34.7%	--		
Loss provision to net charge-offs (qtr)	139.6%	261.6%	--		
Net charge-offs to average loans and leases ¹	0.5%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	9.3%	9.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.0%	2.1%	0.0%	0.0%	--
Home equity	0.0%	6.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.6%	1.3%	1.4%	--
Commercial & Industrial	11.6%	11.1%	0.3%	0.7%	--
Commercial real estate	3.6%	12.1%	0.0%	0.0%	--
Total loans	4.8%	6.4%	0.1%	0.2%	--